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The Senators bench look for answers
on a frustrating opening night to the
NHL playoffs. **THE CANADIAN PRESS**



'SOLIDARITY WITH MALALA'



Nobel Laureate receives
hero's welcome — and
honorary citizenship
metroNEWS

4/20 COMES EARLY



Pot-legalization bill
due today
metroNEWS

HOME-ICE HEARTBREAK

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Senators push for portrait gallery at ex-U.S. embassy

HERITAGE

Project would display art that tells stories about Canada



Ryan Tumilty
Metro | Ottawa

A national portrait gallery in the former U.S. Embassy on Wellington Street now has the endorsement of 55 senators from across party lines.

The debate over what to do with the building at 100 Wellington Street, right across from Parliament Hill, has been ongoing for decades with a portrait gallery being among the first suggestions since the Americans moved out of the building.

Last year, Public Works did a survey that ranked the idea fairly low however, with a facility celebrating the provinces and an Indigenous cultural centre both coming out further ahead.

One of the supporting senators, Doug Black said he believes the portraits would tell a story about Canada and the people who live here.



The building at 100 Wellington St. in Ottawa sits across the street from Parliament Hill. It was formerly home to the U.S. embassy until 1998, and in August 2016 the federal government asked for public input on what should be done with the heritage site. TORSTAR NEWS SERVICE

"In terms of cultural life and national life, stories matter. I've always believed that," he said. "There is no

better way to tell a story than through a picture."

Black said Canada has something special and the

portraits should be on display.

"We, in Canada, have the second largest collection of portraits in the world, sitting



There is no better way to tell a story than through a picture.

Doug Black

in vaults in Gatineau," he said. "That is millions of stories."

The government has said it will announce its decision on the building sometime in 2017, but has so far not been more specific than that.

Black said he doesn't put a lot of faith in the survey of Canadians from last year, because he doesn't believe people understand what they would be missing.

"We're not thinking of a space to hang musty old portraits of French and English Generals. We're thinking of the centre of something that is multi-disciplinary to tell our story."

He said the former embassy building is too valuable a location to be used for just another event space and would be the perfect spot for the gallery.

"I don't think there is likely a more prominent physical space in Canada."

Ottawa DIGEST

CRIME

Police investigate string of threatening letters

Ottawa police are investigating after a string of threatening letters were sent to homes in Ottawa.

The letters, sent with Calgary postmarks, have arrived at 27 residences that police are aware of.

The text makes death threats against the recipient and their family and begins with the phrase "I know where you live."

Each letter is a photocopy of a hand-written note. Police are advising people not to overly handle the letter and to call them immediately if they receive it. Police say there is no commonality to the victims. METRO

TRAGEDY

Man pinned between two cars dies from injuries

An elderly man died Wednesday after he was pinned between two cars on Prestone Drive in Orleans.

The man was trapped under one car, paramedic spokesperson Marc-Antoine Deschamps said.

The 911 dispatchers gave them first aid instructions over the phone, so they could try to stem the bleeding, Deschamps said.

When emergency crews arrived, firefighters extricated the man and paramedics tried to resuscitate him, but he was pronounced dead on scene, Deschamps said. METRO

CITIZENSHIP

Ottawa gives Malala a hero's welcome

Hamna Anwar's birthday present to herself was a glimpse of Malala Yousafzai as the Nobel Laureate slipped into the House of Commons to receive honorary Canadian Citizenship.

Anwar, a 28-year-old law student, was among hundreds who came to the Hill to welcome Yousafzai before her speech to parliament. A fellow Pakistani-Canadian, Anwar said she wanted to show her support.

"I wanted to come and show my solidarity with Malala, because she stands for the same values that I stand for," she said. "She speaks so well about issues, without being afraid of the consequences and I'm proud of her."

Anwar said Canada's welcoming Yousafzai is a tremendous

display of the country's values in a world when tolerance and welcoming attitudes are harder to come by.

Jonathan Reid brought 120 students from Ecole Michaëlle Jean in Barrhaven for an anti-bullying event in the Senate. They were overjoyed that they were there for Yousafzai's arrival. Reid said he and his young students were thrilled she is becoming an honorary Canadian.

"It's the role that all Canadians expect from the Canadian government," he said. "For seven, eight, nine year olds to be excited about and ask and want to be involved tells us a lot about our Canadian values."

RYAN TUMILTY/METRO

More coverage, page 8



Hamna Anwar, 28, holds a white sign as hundreds gathered on Parliament Hill on Wednesday to welcome Malala Yousafzai who received a honorary Canadian citizenship. RYAN TUMILTY/METRO

COURT

Ex-mountie gets 15 years for abusing son

Police investigators watched and tearfully celebrated Wednesday as a former RCMP counter-terrorism officer who tortured and starved his son in the basement of his family's suburban Ottawa home was sentenced to 15 years in prison.

The sentenced marked the end of what Justice Robert Maranger called a "horrific" case involving "the worst kind of abuse" inflicted on a boy who was 11 years old when he was found by a neighbour after having escaped his captivity in February 2013.

The man, who cannot be identified under a court order protecting his son's identity, was convicted in November

of two counts of aggravated assault, one each of sexual assault causing bodily harm, unlawful confinement, assault and failing to provide the necessities of life, and a range of firearms offences.

After time already served, the 45-year-old faces 13 years and two months in prison. But he could be paroled sooner.

In one final message to his father, the boy issued a stinging condemnation.

He said he hoped the man who was supposed to be his caregiver finally realized the pain that he caused.

The boy also said he now feels love in his life.

THE CANADIAN PRESS

5 THINGS TO DO THIS WEEKEND

There's a great lineup of family fun and inspiring events for this holiday weekend in Ottawa. Take your pick. **HALEY RITCHIE/METRO**



1 Hunt for Easter Eggs

There are lots of mysteries at the Diefenbunker. This Saturday, you can hunt for chocolate eggs left behind by the Easter bunny. On Saturday at 11 a.m. join the hunt and make an Easter craft. Entry is \$12 for adults and \$8 for youths. **Saturday**



2 Indigenius Art Music & Fashion Show

The fourth annual Indigenius show celebrates young Indigenous creators making music, art and fashion across Canada. The event will be "Indigenizing" Canada's 150th Birthday on Saturday at the Canadian Museum of History from 6 to 10 p.m. Tickets \$40 at the door. **Saturday**



3 Spring babies at the farm

The Canadian Agriculture and Food Museum is celebrating all things chocolate, eggs and baby animals this weekend. Visit the brand new chicks and ducklings, baby lambs and rabbits. The demo kitchen will be exploring chocolate cake and carrot cake, and the egg hunts for children take place in the barn all weekend. Admission is \$30 for a family of two adults and three children. **All weekend**



4 Go fly a kite

April is kite-flying month, and the Cumberland Heritage Village Museum is inviting everyone to "hop into spring" with egg-dyeing and kite flying on Saturday from 10 a.m. to 4 p.m. The museum will also be exploring how Ottawans of old prepared for the warm season. Cost is \$7.30 for adults and free for children under 5. **Saturday**



5 Hockey for everyone

Even if you don't have tickets to the Ottawa Senators playoff game on Saturday, you can still enjoy the first week of Sens Mile on Elgin Street, with bars decked out in Sens colours and showing the game. For hockey fans of younger ages the Canadian Museum of History will be hosting a golden egg hunt, handmade hockey bracelets, and a history of hockey exhibition. **All weekend**

NEIGHBOURHOOD

Wellington patio war heating up



Haley Ritchie
Metro | Ottawa

A patio war is brewing on Wellington Street between diner customers who want to eat in the sun and neighbours concerned about noise and parking.

Jeff Frost, owner of The Wellington Diner, is attempting to get permission from the city to open up tables adjacent to his restaurant.

"I get tired of explaining to my customers why they can't eat outside," he said. "Who doesn't want a patio with what we go through, eight or nine months out of the year?"

Ward Coun. Jeff Leiper said the process needs to be followed, but he said he believes Frost has support from most of the community.

The restaurant owner has conducted a noise level study to demonstrate the neighbours won't be negatively affected by the patio.

A public consultation will take place on May 2, moved from the earlier date of April 13. The issue is expected to head to committee for a final decision at the end of May or early June.



Who doesn't want a patio with what we go through, eight months of the year?

Jeff Frost

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Pot bill: 5 things to look for

On Thursday Canadians should be able to find out the when, where and how of getting high legally, as the government is expected to introduce new legislation on marijuana.

RYAN TUMILTY METRO

1 When?

Media reports have already indicated the government is targeting legislation that would make possession of marijuana legal before Canada Day 2018.

2 Where?

Where to sell legal weed will likely be left in the hands of the provincial governments. Sebastien St-Louis, CEO of Hydrotech, a Gatineau based medical marijuana producer, said his company is eager to enter the recreational market when legislation occurs.

He suggested it should be in stores where age is verified and all of the current licensed producers have their product for sale. He said it's important buying marijuana not be too onerous. "Currently, when people don't have a legal retail market they go to the black market."



THE CANADIAN PRESS

3 How much?

The government will have to decide how much marijuana people will be allowed to have for personal use at any one time.

An independent task force asked to review the issue recommended a 30-gram limit. MP and former Toronto Police Chief Bill Blair said all details will be revealed in the bill, but 30 grams has science behind it.

"We looked at other jurisdictions that have also set what I believe to be reasonable possession limits all in and around that number."



TMX GROUP LIMITED

5 Growing your own?

Will Canadians be able to grow marijuana at home when July 2018 rolls around?

That will also be spelled out in Thursday's legislation, but the task force on the issue suggested allowing Canadians to grow four plants indoors in a secure location would make sense.

4 The other how much?

What sort of tax the government might receive from legal marijuana is also an important question.

St. Louis said there will definitely be revenue from legal weed, but the government won't want to overstep.

"If they put a sin tax on this similar to the way they have done with tobacco, they're going to divert a whole pile of clients to the black market."



THE ASSOCIATED PRESS

POLICE

Flag hate crimes online



Tamar Harris

For Metro | Ottawa

You can now report hate crimes through the Ottawa Police Service's online reporting system.

Police say requests from the community prompted the change. There were 105 hate crime incidents in 2015 and 64 between January and October of 2016, according to Crime Prevention Ottawa.

"Even one incident has a huge impact on the broader community," said Staff Sgt. David Zackrias, head of diversity and race relations. "One swastika appearing on a synagogue can send fear into the broader Jewish community. It's not just a building, it's not just a person, but the entire community feels the impact from it."

The National Council of Canadian Muslims welcomes the online reporting service, human rights officer Sehrish Amjad said.

"We hope that police services across the country follow their lead in order to be more accessible and ensure that our police services, in tandem with our justice system, is doing everything necessary to adequately respond to and ultimately eliminate hate-motivated activity and crime," Amjad said.

Zackrias said hate crimes tend to be underreported.

"We encourage our community to report these incidents so we can get an accurate picture of what the trends are within the City of Ottawa relating to hate," he said. "When we have that clear picture, we can take appropriate action."



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'We're choking our beer'

TRADE

CFTA no help to brewers but MP leads bid to help industry



Ryan Tumilty
Metro | Ottawa

A sweeping new provincial trade agreement is unlikely to allow beer to pour any easier across provincial borders, but a Conservative MP is hoping to change that.

The Canadian Free Trade Agreement (CFTA), announced last week, has been designed to strip away barriers and restrictions to interprovincial trade.

While the agreement tackled many parts of the economy, alcohol was left largely bottled up, with many restrictions on wineries, breweries and distillers left in place.

Steve Beauchesne, co-founder of Ottawa's Beau's brewery, said selling beer to other provinces has been a major

challenge.

The company now sells beer in almost all Canadian provinces, but each one has presented difficulties, he said.

In fact, he said, "we were selling into New York before we were selling into any other Canadian province."

Beauchesne said that one of the biggest hurdles is that Beau's beer is taxed in most other provinces as an import, making it difficult to compete.

"If your beer is getting taxed a dollar more per litre (than a competitor's), it's tough."

Conservative MP John Barlow said restrictions like that should be dismantled.

"It's been a huge choke on our Canadian economy," he said.

On Tuesday, Barlow tabled a private member's bill that would allow brewers to sell and market their products

directly to consumers in other provinces.

"This is a way to start down that path towards what the Canadian Free Trade agreement failed to do," he said.

Barlow said that provinces were reluctant to lose tax revenue from the sale of alcohol and the Liberal government didn't push them hard enough during CFTA negotiations.

The agreement did create a working group that's required to recommend ways to ease trade restrictions on alcohol.

Barlow conceded that his bill wouldn't solve the problem entirely.

But, he said, it moves the issue forward.

"It's not the end goal. This is a step in the right direction to at least open the doors a crack."

Beauchesne said the market should be open, and he hopes governments make real progress to eliminate barriers.

"More variety and more access to beer is only a good thing," he said.

"Our beer does very well and we don't need some arbitrary protection to be successful."



It's been a huge choke on our Canadian economy.

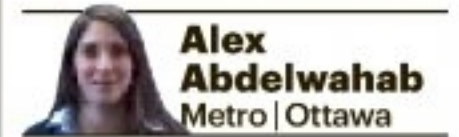
MP John Barlow



Beau's brewery co-founder Steve Beauchesne says his beer was sold in New York before he could get it into any other Canadian province. COURTESY BEAU'S

CIVIC AFFAIRS

Building a better Ottawa



Alex Abdelwahab
Metro | Ottawa

The best advice a city government can get comes from the people who live there.

That's the belief of an Ottawa group that helps residents get involved in civic affairs.

"If you give people enough information and you give them the time to deliberate, people will make really smart decisions for themselves and their neighbours," said Manjit Basi, executive director of Synapcity.

Originally launched as Citizen's Academy in 2012, renamed Synapcity in October 2016, the group connects people from across Ottawa and teaches them how to navigate and influence municipal governance.

Last year, Synapcity won a \$600,000 grant in 2016 from the Ontario Trillium Foundation. The money is going toward their popular free Civics Boot Camp program.

"We're very well known for putting a representative population of Ottawa into one room," Basi said.

The six-week boot camp is offered twice a year. The upcoming spring session received 80 applications for 45 spots, Basi said. Participants will be working on real case studies from city councillors trying to tackle projects in their ward.



If you give people enough information and you give them the time to deliberate, people will make really smart decisions.

Manjit Basi

Well-known Civics Boot Camp alumni include Bettina Vollerhausen, co-founder of the Ottawa Tool Library, and Joan Kuyek, chair of the GotGo! Campaign advocating for more accessible public washrooms.

Throughout 2017, Synapcity is also collecting ideas on their website and at public events "to make Ottawa an even greater place to live."

Basi said the social enterprise will compile all the responses and present them to the public early next year.

DEVELOPMENT

Mayor wants in on LeBreton project



Haley Ritchie
Metro | Ottawa

Ottawa Mayor Jim Watson provided an update on the LeBreton Flats redevelopment on Wednesday, including the approach the city will take to be a part of planning discussions.

"Today I'm pleased to announce that I will be seeking a mandate from committee and council to allow the City of Ottawa to enter into formal negotiations with RLG, the NCC and other government partners on the redevelopment of LeBreton Flats," Watson said.

"The city needs to be at the table for these discussions," he said.

Watson said he has asked staff to write up recommendations to be presented to councillors at the finance and economic development committee in the fall.



The city needs to be at the table for these discussions.

Mayor Jim Watson

The report will help create a formal mandate that he and the city manager can use in negotiations with the NCC and the developer.

On Nov. 24 of last year the National Capital Commission approved the bid by the \$3.5-billion RendezVous LeBreton plan, backed by Ottawa Senators team owner Eugene Melnyk.

"I look forward to hearing from council and public delegations on the scope of that mandate later this year," he said.

Watson said in particular it will be important to talk about the remediation of the site and the "public realm" land, including who is responsible for maintenance and operations.

The potential for a downtown hockey arena, which was a major component of the RendezVous bid, will also impact the city.

"I'm mindful of the potential economic loss to Stittsville, Kanata and the west end of our city should the Canadian Tire Centre be closed. I will work with the Ottawa Senators organization, west end councillors, businesses and residents to ensure that appropriate options are being developed to help make up for the loss of the arena."

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The central branch of the Ottawa Public Library. METRO FILE

Reading the statistics

CITY
Satisfaction with library solid but site rankles some



Tamar Harris
For Metro | Ottawa

The majority of Ottawa Public Library users are satisfied, but the transition to a redesigned website saw satisfaction rates drop at the end of 2016.

Patrons were asked to rate their library experience on a one-to-five scale. Some 65.61 per cent of users rated their experience a four or five, which Monique Desormeaux, deputy CEO of the Ottawa Public Library, called a "benchmark."

OPL started collecting customer satisfaction data in July 2016. The findings were released in the OPL semi-annual performance measurement report, submitted to the library board on April 11.

"It gives us an opportunity to really look and see where we're doing well, and look and see where we might not be doing so well and how can we improve," said Desormeaux.

In-branch customer experiences led to higher satisfaction ratings than online experiences. Library customers were most frequently dissatisfied with the redesigned OPL website, which was revamped in Nov. 2016 to comply with Ontario accessibility regulations.

While some library users said the website was to their dissatisfaction, electronic visits to library materials remained above average.

65%

According to a report based on 1,044 responses from OPL users, just over 65 per cent were satisfied with their in-branch or online visit. And 33 per cent of respondents rated their library experience a one or two.

Mom says child hit by another mother

Ottawa police are investigating after an Ottawa woman said her toddler was beaten by another mother at Funhaven.

Vasva Sales said her two-year-old son and his grandmother were at Funhaven on Saturday afternoon. She said her son accidentally knocked down a young girl while playing in the jungle gym.

The young girl's mother responded with a "brutal attack" according to Sales, which re-

sulted in light bruising on her son's face. The woman left before the incident was reported.

Jayne Freeman, Funhaven manager, said on its Facebook page, "We learned about this incident more than an hour after it happened." It will share video footage with police.

Police spokesperson Cst. Marc Soucy confirmed that the incident is being investigated, but said he couldn't provide details.

HALEY RITCHIE/METRO

IMMIGRATION

Reduce refugee wait times, charity says



Alex Abdelwahab
Metro | Ottawa

The federal government needs to allocate more resources to reduce wait times for privately sponsored refugees, especially those coming from places other than Syria, a new survey says.

The report was commissioned by Citizens for Public Justice (CPJ), an Ottawa-based Christian charity that tries to

influence public policy debates on a number of issues, including refugee rights.

CPJ executive director Joe Gunn said his own congregation in Ottawa applied to sponsor a Syrian family in autumn 2015. "There was money collected, all kinds of furniture and everything was prepared, but we waited and a family didn't arrive until March 2017," he said.

The survey includes responses from 32 sponsorship agreement holders (SAH) across

the country, most of which are faith-based organizations. The length of wait times was the biggest complaint, especially for non-Syrian refugees.

"We actually heard of cases of six and a half years' wait," Gunn said.

Immigration, Refugees and Citizenship Canada provides processing times for refugee claims on its website, broken down by country. Among them, an application from Ethiopia takes 74 months, Afghanistan

takes 63 months and Haiti takes 54 months.

No one from the department was available for an interview Wednesday. But, in a statement, spokesperson Lindsay Wemp said the government implemented "extraordinary measures" to bring in 25,000 Syrian refugees by February 2016. "For that reason, it is impossible to compare application processing times for the Syrian refugee resettlement initiative to average processing times."

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Pakistani activist and Nobel Peace Prize winner Malala Yousafzai is presented with an honorary Canadian citizenship by PM Justin Trudeau on Parliament Hill Wednesday. THE CANADIAN PRESS

Malala's nudge to Parliament

PARLIAMENT HILL

Teen activist an honorary Canadian, asks country to lead

The irrepressible Malala Yousafzai, the teenage Nobel Peace Prize winner who survived a Taliban bullet in 2012, delivered an enduring message of hope, perseverance and inspiration Wednesday — and did it as an honorary Canadian citizen.

Yousafzai used her newfound membership in the Canadian family and towering presence on Parliament Hill to apply a little friendly pressure, calling on the country to go beyond honorifics and take a global lead in ensuring more girls can go to school.

"I know where I stand," Yousafzai said during a moving speech to a joint session of Parliament that was punctuated frequently by thunderous

standing ovations. "If you stand with me, I ask you to seize every opportunity for girls' education over the next year."

The 19-year-old called on Canada to make girls' education the centrepiece of its work as host of the G7 next year something that would bring full circle the process of how the Pakistani activist became Canada's sixth honorary citizen.

The accolade was originally to be conferred by former Conservative prime minister Stephen Harper, whose inner circle thought honouring Yousafzai would be a logical offshoot of their government's focus on women and girls' health when Canada last led the G7.

She was to have received the honour on Oct. 22, 2014, but on that day a gunman rampaged through the very building where Yousafzai stood Wednesday.

"The man who attacked Parliament Hill called himself a Muslim, but he did not share my faith," she said.

"I am a Muslim and I believe that when you pick up a gun in the name of Islam and kill innocent people, you are not a Muslim anymore."

The gunman "shared the hatred" of the man who attacked the Quebec City mosque in January, who killed civilians and a police officer in London three weeks ago, who killed 132 school children at Pakistan's Army Public School in Peshawar, she said.

"The same hatred as the man who shot me."

Malala sang Canada's praises throughout her speech.

"Welcome to Canada" is more than a headline or a hashtag," she said. "It is the spirit of humanity that every single one of us would yearn for, if our family was in crisis. I pray that you continue to open your homes and your hearts to the world's most defenceless children and families — and I hope your neighbours will follow your example."

THE CANADIAN PRESS

IN BRIEF

Researcher drowns

A renowned HIV/AIDS researcher from Montreal has died in Florida.

Police in Bal Harbour, Fla., say Mark Wainberg drowned Tuesday while swimming with his son. Acting Capt. Miguel De La Rosa says Wainberg's son was able to pull his father back to shore.

He says Wainberg, who was in his early 70s, was pronounced dead in hospital. De La Rosa says there were red flags posted at the beach.

THE CANADIAN PRESS

TERROR

Troops kill Abu Sayyaf militant in Philippines

Philippine troops battling militants in a central province have killed a key Abu Sayyaf commander who had been blamed for the beheadings of two Canadian hostages in 2016.

The Philippines military chief of staff Gen. Eduardo Ano told The Associated Press that troops have recovered and identified the remains of Moammar Askali, who used the nom de guerre Abu Rami, in the scene of the battle in a far-flung coastal village on Bohol island.

Five other Abu Sayyaf gunmen

were killed in the fighting on Tuesday, along with four soldiers and policemen.

Askali was blamed for the kidnappings of John Ridsdel and Robert Hall in September 2015. The Canadians had been taken from a marina by Abu Sayyaf gunmen along with a Norwegian man, Kjartan Sekkingstad, and Hall's Filipino girlfriend, Marites Flor.

The militant group demanded a ransom, which Canada refused to pay, and both Canadian men were beheaded. THE CANADIAN PRESS



Mahmood Qasim, left, is in northern Somalia to oversee projects to distribute food and water supplies to people facing famine. CONTRIBUTED

Famine now becoming 'a major crisis'

FOCUS ON FAMINE

The UN's calls for aid have fallen largely on deaf ears



Gilbert Ngabo
Metro | Toronto

The magnitude of draught caught Mahmood Qasim and his team off guard when they landed in Somaliland (northern Somalia) last Friday.

The heat is unbearably extreme, with daytime temperature hovering around 40 C. Thousands of displaced families leave their dead livestock behind and travel hundreds of kilometres on foot to reach makeshift camps, where it's easier for aid organizations to distribute food and water. Desperate children line up on roads hoping for passersby to throw anything at them to eat.

"Kids are fighting over empty bottles, trying to squeeze out the last drop of water," said Qasim from Mississauga, speaking to Metro this week from Ainabo, Somaliland.

As a member of the Islamic Relief Canada, Qasim traveled with some members of the Somali Canadian Task Force on Famine Prevention in Somalia — one of the four countries facing a famine outbreak according to the United Nations.

Metro has chronicled the ongoing food insecurity in Somalia, Nigeria, South Sudan and Yemen. Efforts by immigrants from affected countries have sprung up across the country to raise funds for people in need of immediate assistance. The Islamic Relief Canada has committed to raising \$1.2 million for Somalia. They've collected over \$300,000 so far.

The situation is so dire Qasim and his team had to delay their return time, in an effort to reach more affected regions. About 600 households in Ainabo received food and water supply on Monday. Another 400 displaced families in Waridaad got supplies Wednesday, while plans are underway to visit Bohotle camps near Ethiopia. Even then, Qasim knows their efforts aren't enough to avert the crisis he's witnessing.

"It's not even close," he said. "This is going to become a major crisis if nothing is done to stop it."

WHITE HOUSE

Spicer says Hitler comment 'inexcusable'

White House press secretary Sean Spicer said Wednesday that his attempt to compare the Holocaust and Syrian President Bashar Assad's use of chemical weapons was "inexcusable and reprehensible" and was made all the worse by this being a holy week for Christians and Jews.

He said the comment, made Tuesday at the White House brief-

ing, was personally and professionally disappointing.

"To make a gaffe and a mistake like this is inexcusable and reprehensible," Spicer said during a previously scheduled appearance. "It really is painful to myself to know that I did something like that," he said. It was Spicer's second apology in as many days.

THE ASSOCIATED PRESS

CHICAGO

'This will never happen again on a United flight'

The chief executive of United Airlines said the carrier will no longer ask police to remove passengers from full flights after the uproar over a man who was dragged off a plane by airport officers in Chicago.

In an interview with ABC's "Good Morning America" aired Wednesday, Oscar Munoz said he felt "ashamed" watching video of the man being forced off the jet. He has promised to review the airline's passenger-removal policy.

Munoz, who leads United's parent company, apologized again to Kentucky physician David Dao, his family and the other passengers who witnessed him being taken off the flight.

"That is not who our family at United is," he said. "This will never happen again on a United flight. That's my promise."

In the future, law enforcement will not be involved in removing a "booked, paid, seated passenger," Munoz said.

Also Wednesday, a Chicago

+ COMPENSATION

United says it is offering compensation to all passengers on the flight from which a man was dragged off by police.

alderman said representatives from United and the city's Aviation Department have been summoned before a city council committee to answer ques-

tions about the confrontation at O'Hare Airport.

Alderman Mike Zalewski said he did not know who will represent the airline before the Aviation Committee, but Munoz has been notified of the hearing.

Chicago Aviation Commissioner Ginger Evans will also speak.

Munoz called the embarrassment a "system failure" and said United would reassess its procedures for seeking volunteers to give up their seats when a flight is full. THE ASSOCIATED PRESS

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Bull's sculptor challenges Fearless Girl

STREET ART

Threatens to sue, says statue violates artistic copyright



Andrew Fifield
Metro | Toronto

Wall Street's Fearless Girl has

spent weeks in a staring match with Charging Bull, and the bull blinked first.

The statue of the steadfast girl, which appeared on March 7 to mark International Women's Day, was created by artist Kristen Visbal and was commissioned by a New York advertising firm and a Boston investment bank as a pointed message to corporate America about the lack of women in their boardrooms.

However, where others see an inspiring note for women and girls, the sculptor behind the bull, Arturo Di Modica, sees "an advertising trick" that is violating his legal rights.

"I put it there for art," the Italian-born artist told MarketWatch in March. "My bull is a symbol for America. My bull is a symbol for prosperity and strength," adding that Fearless Girl infringes on his artistic copyright by offsetting it with a

distinctively different element.

This week, in a bid to once again make his bull the master of its domain, Di Modica has turned to another symbol for America: threats of litigation.

The Italian-born artist has enlisted a lawyer to challenge city officials that granted the permit. Attorney Norman Siegel says he will be seeking the decision's paper trail to ensure proper procedures were followed.



Fearless Girl appeared on Wall Street on March 7 to mark International Women's Day. GETTY IMAGES

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CANNABIS

Legal pot bill may call for plain packaging

Growers on the cusp of Canada's nascent marijuana industry are bracing for Thursday's long-awaited Liberal legislation on legal pot, which sources say is expected to require the newly unshackled drug to be sold only in plain, brand-free packaging.

The prospect of plain packaging, which tobacco manufacturers are also opposing, has pot producers warning the federal government that they won't be able to compete with the black market without some form of branding.

Health Minister Jane Philpott spoke to a Senate committee Wednesday about requiring plain packages for tobacco products — a measure that was also recommended by the federally appointed task force on marijuana.

In an interview, Philpott would neither confirm nor deny that the new bill would require plain packaging for legal marijuana, offering only that there are indeed public health lessons to be drawn from the experience with tobacco. THE CANADIAN PRESS

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VINAY MENON ON BILL O'REILLY'S VACATION



O'Reilly told viewers he'd be back in two weeks. But there is an internal debate at Fox about his future.

Bill O'Reilly is taking a vacation that should be permanent.

"This time of year, I grab some vacation because it's spring and Easter time," O'Reilly told viewers on Tuesday night, sporting the fake smile of a creep under siege who secretly fears the jig is up. "Last fall, I booked a trip that should be terrific."

He did not reveal his itinerary, possibly to avoid tipping off women he may decide to sexually harass on his travels: "Yes, front desk? I need some loofah and your hottest cleaning lady sent to my room, pronto. Is there a masseuse on staff, preferably of Balinese descent? I'd like to show her something. Do you know if there are any Scandinavian flight attendants staying here? Oh, I see. Well, what are you wearing right now? Care to visit my pro-spin zone?"

Is this grossly unfair? No. Actually, it's not. If the above references are unclear, read the 23-page statement of claim in a sexual harassment lawsuit that a former producer from The O'Reilly Factor filed in 2004. It's a mind-blowing document that ended up on The Smoking Gun; just don't read it if you're eating a falafel, or ever again plan to eat a falafel.

At the time, Fox News treated the lawsuit as a regrettable aberration, possibly even one big misunderstanding. It was a one-off, execs whispered to reporters off the record — a one-off that warranted no official reprimand.

O'Reilly, then as now, was the network's biggest star. And even if he's widely perceived as a huffing and puffing gasbag who profits from random skir-

mishes in the culture wars he starts with his arsenal of intellectually dishonest grenades, he was and is ratings gold. Fox News without Bill O'Reilly, went the thinking inside Fox News, would be like McDonald's without the Big Mac.

Yes, unless the Big Mac was suddenly linked to a massive outbreak of E. coli.

After a number of scandals at the network recently — including the dismissal of former chairman Roger Ailes last sum-

mer over, yes, charges he sexually harassed a number of female employees — can Fox afford to keep its biggest money-maker?

That's the real question. As O'Reilly says, "The truth hurts." And the truth is that after scolding the world for more than two decades, after harnessing populist rage and making a killing as an alleged champion of decency and family values, O'Reilly's alleged indecency is now the story.

Unlike the lawsuit in 2004, the story this time won't fade into the ether. As this month's exodus of advertisers from The O'Reilly Factor suggests, companies are now far more likely to take a zero-

tolerance stand against sexual harassment. Sponsors don't want to be associated with predatory allegations. The top-line damage to reputation overshadows the bottom line. O'Reilly's downward spiral started earlier this month with an investigation by the New York Times. The newspaper discovered a total of \$13 million has been paid to five women over the years "in exchange for agreeing

relationships with them, causing some to fear that if they rebuffed him, their careers would stall."

That pattern, incidentally, was crystal clear in the 2004 lawsuit, which according to the Times, was settled out of court for roughly \$9 million. But nothing was done.

So now O'Reilly is "on vacation." If he's traveling on United Airlines and the flight is overbooked, maybe he'll be dragged off the plane, battered and bruised. If that happened, he'd at least get a taste of how it feels to be abused by those in authority, to have his personal safety compromised and his rights violated just because someone thought they could get away with a reprehensible act.

He might even get new insights into what he's accused of doing.

O'Reilly told viewers he'd be back in two weeks. But as New York magazine reported on Tuesday night, there is an internal debate at Fox about his future.

There are those who believe he should never return from vacation.

Ironically, that's exactly what O'Reilly would favour if similar charges were levelled against a rapper, Hollywood liberal, feminist, leftist, atheist, tree-hugger, moonbat or any of the other enemy groups he's railed against as the stern granddaddy of conservative censure. He'd be screaming for blood right now.

This might be something he thinks about if his vacation never ends.

Vinay Menon is a Toronto Star entertainment columnist.



Fox News host Bill O'Reilly should make his upcoming vacation permanent, writes Vinay Menon. AP PHOTO

Students need role models to achieve true equity in school



Vicky Mochama
Metro

School can be pretty racist.

At one dance at my high school, a couple students showed up drunk. The school naturally involved the parents. In the end, the white kids who'd broken the rules were given light punishments, but the black boy was given a full week's suspension.

This was standard at my school. The white kids were given the benefit of the doubt while the full weight of the institution was brought to bear on the black students. At times, it was punitive. But at others, it looked like the bigotry of low expectations, such as guidance counsellors who steered black students away from university-oriented courses and toward college or technical ones.

There is another way school can be pretty racist. I lucked out on having parents who used to be teachers. But in 12 years of education across six schools, I only ever had one black teacher.

A recent working paper from the IZA — the Institute of Labor Economics found that having just one black teacher during elementary school decreases the probability of low-income black boys dropping out by nearly 40 per cent. Moreover, black students who'd had one black teacher were more likely to say they expected to go to college.

While the research is American, the conclusion is useful for schools here: Diversity within the teaching ranks isn't just a statistical

measure about "representation." It is actually essential for students to see role models in order to imagine their own success.

Equity builds on diversity by letting students of all races see teachers of colour in a range of positions within education.

Another American study showed that students of all races are more likely to have positive perceptions of teachers of colour, and that this perception was linked to performance in standardized tests.

Canada's demographic changes are going to be felt in our schools. Around cities especially, the commitment of school boards to equity is going to affect how well non-white students do.

For a long time now, parents in York Region District School Board, just north of Toronto, have complained that their kids were facing a system of racism and discrimination. A report this week vindicates the parents. The trustee who referred to a parent with a racial slur isn't an anomaly but, rather, proof of a systemic problem and a lack of skilled leadership.

The report notes that under the current director of education, the board had made equity "a foundational practice." Parents, however, were unclear what that meant. Furthermore, presentations on equity showed no specific plans or targets.

Equity — and its partners, diversity and inclusion — have become vague terms. But in school, especially, it is essential that they are clearly understood and made a priority.

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Lilly Singh is a total Bawse

INTERVIEW

YouTube star trades viral for vulnerable in debut book

Sue Carter
For Metro Canada



Lilly Singh is often called an overnight success, but in reality, her fairytale rise to fame is the result of what your grandma might have called old-fashioned elbow grease.

In late March, the YouTube superstar made her third appearance on the Tonight Show with Jimmy Fallon. Within a week, after releasing a couple new videos, Singh returned to her old high school, Lester B. Pearson Collegiate Institute in Scarborough, presenting on behalf of First Books Canada, a literacy program that donated 650 copies of her new book, *How to Be a Bawse: A Guide to Conquering Life*, to an auditorium full of screaming teenagers.

The following day in Toronto, while on her international 34-date book tour, Singh sits in a boardroom at her Canadian publisher, Penguin Random House Canada, for media interviews.

There's a handmade pillow sewn by her mother on the chair beside her, a reminder of home wherever she travels.

Singh was 22, living in her parents' Markham home, depressed and caught in a dead-end job when she started producing her own YouTube videos under the alias Superwoman. Her early content catered mostly to South Asian teens, but as she began to share more observations about life as a young woman, the universality of her mildly feminist messages and straight-up comedy went viral.

In a few years, Singh has amassed over 11 million subscribers and two billion views on the video platform, a sold-out international comedy tour and a role in the Mila Kunis film *Bad Moms*. *Forbes* declared her the highest-paid woman on YouTube and its third-highest earner overall, with estimated 2016 earnings of \$7.5 million USD.

Singh had been offered book deals before signing with Random House for *How to Be a Bawse*, but didn't feel she had enough to say.

"I didn't want to write a book just for the sake of it," she says. "I want it to be something that has a point of view, and a message. A lot of cool things have happened and I feel that I need to extract the lessons from those experiences. Now I feel I can offer something."

fer something."

Singh says writing the book, which took a year, allowed her to show a more vulnerable side to her fans.

How to be a Bawse caters mostly to her young 13-24 demographic, but her message to millennials is old school, with chapter titles like *Don't Overthink and Commit to Your Decisions*.

"We are in this environment where we're easily validated by social media," says Singh.

"No one wants to go to the gym, they'd rather take a selfie at the gym. But I want to bring back the art of hard work." (If there's doubt that the BuzzFeed generation is open to motivational advice from books, *Bawse* became a national bestseller the week after its release.)

Singh tries to live up to her own advice but is also fearful of reaching a level of superstardom where her values become blurry.

Every morning she reminds herself: "This is great but don't forget the person you want to be." That also meant learning how to publicly acknowledge her successes. Singh used to be embarrassed about the *Forbes* article, fearful of coming across as boastful. But now, in true bawse style, she says, "I own it and say I am super proud."

Sue Carter is the editor at Quill & Quire magazine.



Forbes declared Singh the highest-paid woman on YouTube and its third-highest earner overall, with estimated 2016 earnings of \$7.5 million USD. GETTY IMAGES

ADAPTATIONS

Nevermind peak television, this is peak Atwood

Margaret Atwood is notoriously late for interviews. She's also renowned for not necessarily answering the questions you've posed, but for giving answers to her own unasked queries instead, in turn quizzing the interviewer.

At 77 years old and with more awards and honorary doctorates than are perhaps possible to count, the Canadian author is easily forgiven. If anything, these quirks add to her mischievous charm and wise aura, and leave you feeling as though you've just had an important conversation about the world rather than having simply discussed the latest in "speculative fiction."

That's the wide-reaching, self-definition Atwood attaches to her futuristic, dystopian novels like *The Handmaid's Tale* and the *MaddAddam* series, tomes that are proving to be more relevant today than when she first wrote them. And with a number of her works getting the TV treatment — Bravo premieres the Alexis Bledel and Elisabeth Moss-led *The Handmaid's Tale* on April 30 just as Kids' CBC unrolls a 26-part children's series on April 29 based on the author's *Wandering Wenda* and *Widow Wallop's Wunderground Washery* — these stories are about to be available to audiences in more ways than ever before.

Add another CBC adaptation in the upcoming Sarah Gadon-starring *Alias Grace* and MGM's development of the dystopian offering *The Heart Goes Last*, and the prolific — and maybe prophetic — author seems to be everywhere these days.

The author says that so far she's impressed with what she's seen of executive producer Bruce Miller's take on *The Handmaid's Tale*, simply calling it "great" and alluding to more departures from the open-ended novel in the already anticipated second season.

She also reveals that her cameos came with their own challenges. She called her *Handmaid's Tale* appearance "hor-

ribly upsetting" and "too much like history" in a guest column for the *New York Times* (watch for a slightly physical scene between Atwood and Moss's character Offred in the pilot), and reveals less than ideal weather conditions for a top-secret stint in *Alias Grace*, which does not yet have an air date.

For those keeping track, TV is just the latest extension of Atwood's brand. Between her novels, children's series, the third volume of her first graphic novel, *Angel Catbird*, planned for summer, not to mention a plethora of speaking engagements, red carpets and media events tied to *The Handmaid's Tale* release (she'll

be at a screening of the first episode at Innis College April 26), Atwood has far from limited herself creatively.

"How is it that I can do all these different things?" she wonders. "Always did. Always have. In high school, on one hand I was writing dismal poetry but on the other hand I was putting on the world's only home economics opera."

Given all that, you can't blame us for wondering where she'll venture next. Wherever it is, just don't call her a prophet. "I'm not a prophet. Honest, I'm not a prophet. If I were a prophet I would have cleaned up on the stock market years ago."



Margaret Atwood. LIZ BEDDAL/ FOR METRO



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Take a flagging franchise, add Dwayne Johnson and watch flaccid box office numbers suddenly grow, writes Richard Crouse. CONTRIBUTED

Johnson is 'franchise Viagra'

IN FOCUS

Former wrestler is Hollywood's biggest actor

Richard Crouse
For Metro Canada



A movie star is someone who can carry a movie, a person audiences will line up to see no matter what the film. There's no formula, just equal parts talent, charisma and staying power.

For years Tom Cruise and Will Smith ruled the Hollywood roost, but Cruise's couch jumping tarnished his star (unless he's headlining a movie with the words *Mission Impossible* in the title) and Smith has hit a box office rough patch.

These days, Hollywood's biggest movie star — both physically and metaphysically — is a former wrestler who made his acting debut playing his own father on an episode of *That '70s Show*. Since then Dwayne Johnson's paycheques have blossomed along with his popularity and in 2016 he was the world's highest-paid actor, in part due to his reputation as "franchise Viagra."

MOVIE RATINGS by Richard Crouse

Their Finest ★★★
Maudie ★★★★★
Gifted ★★★
A Quiet Passion ★★★★★
My Entire High School Sinking Into The Sea ★★★★★

HOW RATING WORKS
★★★★★ SEE IT
★★★★ WORTHWHILE
★★★ UP TO YOU
★ SKIP IT

It's a simple formula. Take a flagging franchise; add Johnson and flaccid box office numbers suddenly grow. Case in point, the *Fast and Furious* series. Johnson signed on for the fifth instalment, playing Diplomatic Security Service agent Luke Hobbs, helping that movie make north of six-hun-

dred million dollars. His over-the-top presence — who else could remove a cast from his broken arm simply by flexing his oversized biceps? — drove the grosses of the next two F&F movies to the stratosphere. This weekend's *The Fate of the Furious* is poised to shatter even more records.

His is a varied filmography: a resume containing everything from the highbrow, abstract sci-fi flick *Southland Tales*, and the bloody b-movie *Walking Tall*, to the family friendly *Tooth Fairy* and the pedal-to-the-metal *Fast & Furious* flicks. But they are bound together by one thing — his innate star power.

Haters, like a recent commenter at *Variety.com*, who complained that Johnson, "has never done a compelling complex character, only mindless good vs evil roles," miss his populist appeal.

Despite his Greek God physique, he's an everyman, a charismatic crowd-pleaser with a

cocked eyebrow.

His appeal continues off screen as well. He's a big deal now but that wasn't always the case and he's positioned himself as an inspirational figure, a muscle bound Tony Robbins. "I started w/ \$7 bucks. If I can overcome, so can you," he tweeted when he was crowned the World's Highest-Paid Actor.

"I have enjoyed a good amount of success and I'm very grateful for everything I have," the bulky actor told me a few years ago.

"I'm very grateful for being who I am. I make sure to approach every project and everything I do as if it is going to be my last," Johnson said.



Michelle Rodriguez equated the drama between *The Rock* and Vin Diesel to a family squabble. CONTRIBUTED

FAMILY FEUDS

Diesel-Rock drama is 'business as usual'

The *Fast and the Furious* franchise has seen its share of drama outside of the films, but rumoured infighting between the series' biggest stars, Vin Diesel and Dwayne "The Rock" Johnson, is uncharted territory for the long-running series.

The riff was put into the spotlight last year when Johnson, while shooting *The Fate of the Furious*, took to Instagram to both express appreciation for his female co-stars and embarrass some of his male counterparts for unprofessional behaviour, calling them "candy asses." It's alleged he was referring to Diesel.

But at the film's world premiere in New York, many attributed the situation between the two stars as nothing more than "business as usual" on a film set.

Johnson and Diesel were not seen together during promotional appearances, nor did they pose together on the red carpet. Johnson walked the carpet at the beginning of the premiere, while Diesel arrived later.

Michelle Rodriguez, who plays Letty in the series, equated it to a family squabble.

"If you know a family that never fights, then I think ... you just met a Stepford family, and

"If you know a family that never fights then you just met a Stepford family"

Michelle Rodriguez

that family is (expletive)," Rodriguez said. "It's not real."

Kurt Russell, who is back as Mr. Nobody, didn't notice any bad blood on the set. But he also

said conflict is not an unusual thing on movie sets in general. "I'll tell you what I can tell you: All movies are the same. Sometimes they are not an easy ride," he said.

Russell feels the public paid attention to the rumours simply because of the popularity of the eight-movie franchise.

Off-screen intrigue isn't expected to hamper box office results, however. The latest installment in the \$3.9-billion franchise is expected to earn over \$110 million when it speeds into theatres on April 14.

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Give your child an experience that will last a lifetime

With March Break behind us and summer quickly approaching, now is the time to start looking at camp options for your kids, which, research shows, can have a long-lasting, positive impact on children.

A University of Waterloo study, The Canadian Summer Camp Research Project, the first of its kind to look at the benefits of attending summer camp, found they can play an important role in a number of areas of a child's development.

In the summer of 2010, Waterloo researchers tracked more than 1,200 young campers from 17 camps — both day and overnight — across the country. They found the kids experienced positive development in five key areas over the course of a camp session — social integration and citizenship, environmental awareness, self-confidence and personal development, emotional intelligence and attitudes toward physical activity.

And those good feelings extended well beyond just one camp session. Researchers believe the higher average rates for

returning campers indicate that changes experienced at camp have a lasting effect.

Here in Ottawa, there are plenty of camps to choose from, whether your child is interested in sports, music, nature or educational programs.

On top of selecting a camp that appeals to your children's interests and meets the needs of your family, Geoff Cass, director of programs at Dovercourt, one of the city's largest camp operators, says it's also important to be aware of how many staff are new to the organization you choose this summer.

"Experience with systems and camp culture are so important to the quality of each program and it will take any new staff member a while to get it," Cass says. "Find out how many returning staff they have from year to year — the more returning staff the better."

For more tips on how to choose the right camp for your child, visit ccamping.org and ontariocampsassociation.ca.



CONTRIBUTED

Gear up for chills and thrills at an exhilarating youth sports camp

When it comes to unique summer camp options, look no further than Dovercourt, Eastern Ontario's only High Five accredited organization, ensuring the highest standard of excellence in youth sport and recreation in the country.

Dovercourt operates one of the largest day camp programs in Ottawa, offering a wide variety of summer camps for kids ages four to 16.

This year, among other new offerings, Dovercourt has expanded their line-up of sports camps, which now includes parkour, ultimate Frisbee and cricket, on top of favourites like skateboarding and scootering.

The Youth Zone program has also been completely overhauled for 2017. Designed exclusively for 10-to-13-year-olds, Chill and Thrill continues Dovercourt's theme of inclu-

sion and teamwork with the choice of two programs each week — one that's "chill" and another that offers more of a "thrill."

Dovercourt is also introducing French immersion camps this year, where all communication between campers and staff will be in French, giving kids the chance to enjoy popular camp activities while brushing up on their French in between school years.

At the Bluesfest School of Music and Art, campers experience unique opportunities no other camp can offer, including performances at RBC Bluesfest and CityFolk. Camps include ukulele, strings and musical theatre, among other options.

Spots fill up fast, so start planning your child's summer today. Registration for Dovercourt's Summer Camps is now open. Download a full program guide at dovercourt.org.



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CONTRIBUTED

LEARN A LANGUAGE WHILE HAVING FUN

OCDSB summer language classes:

Give your child the opportunity to have an enriching and fun language learning experience this summer. The Ottawa-Carleton District School Board continues to run International Language classes in the mornings from July 4 to 28.

International Languages is funded by the Ministry of Education and is free to children attending Ontario schools.

OCDSB summer camps:

The OCDSB's International Languages program is offering "Les amis" French Camps and "Los Amigos" Spanish Camp. The program is designed for children ages five to 13 and deliv-

ered by a team of very qualified and energetic camp counsellors.

A variety of both indoor and outdoor language learning activities are offered for a fee from July 4 to July 28 at the following locations:

1. Hopewell Avenue Public School, 17 Hopewell Ave., Ottawa

Les amis runs from 9:00 a.m. to 4:00 p.m.

Los Amigos runs from 1:00 p.m. to 4:00 p.m.

2. Farley Mowat Public School, 75 Waterbridge Dr., Nepean

Les amis runs from 9:00 a.m. to 12 p.m.

For further information about both of these programs please visit our website at InternationalLanguagesinOttawa.com or call 613-239-2703.

Campers interact with nature in a historic urban forest

With today's kids spending more and more of their time buried in technology inside, one Ottawa camp program is working to get kids playing — and learning — outside again.

Muséoparc Vanier Museopark's bilingual summer camps focus on everything from urban animals and astronomy to properly identifying which mushrooms are safe (or not!) to eat. Many of them rely on the natural resources of Richelieu Park, a historic urban forest in the heart of Vanier, which is also home to Ottawa's only sugar shack in an urban setting.

"We use a lot of object-based learning," says Museopark curator Janik Aubin-Robert.

"Our camps feature artifacts that the children can see and touch. They won't be taught certain things by theory, they will get to learn about things first hand by experiencing that part of nature."

With all the natural beauty and history the area has to offer, Aubin-Robert says outdoorsy and indoorsy-types alike flourish in their programs.

"We have a lot of children who have never had that first hand experience with



CONTRIBUTED

nature so they come in and they're not too sure about it and, by the end of it, they're getting dirty with the other kids, looking under stumps for bugs and getting right into it.

"They definitely leave as different children."

For more information on the Muséoparc Vanier Museopark and its summer camps programs, email info@museoparc.ca.



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July 17-21 — Time Travellers!
July 31-August 4 — Planting around!
August 14-18 — Outerspace!
August 14-18 — Fairy Tales!



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COST : \$25/CHILD, PER DAY

The Vanier Museopark also
offers a weekly, once a week drop-in camp.

July 12 — Ornithologist • July 19 — Mycologist • July 26 — Insects
August 2 — Plants • August 9 — Astronomy • August 16 — Fairy Tales

For more information or to reserve your spot:
info@museoparc.ca • www.museoparc.ca • 613-842-9871
300, avenue des Pères-Blancs, Ottawa

Match the dress to your personality

BRIDE TO BE

This year's trends include unique laces, pastel colours, low backs

Liz Beddall

The question has been popped and the invites have been sent, now all that's left is to say 'yes' to the dress. But standing in a sea of organza, you're unsure as to where to begin. How about checking in on what's trending for the 2017 bride?

"Bridal fashion is moving more and more towards showing an individual's personality," says Meaghan Brunetti, owner of Ottawa wedding boutique The Handmade Bride. "Everybody loves the look of that free-spirited person who always seems to have just the right balance of romance and the unexpected."

Brunetti points to interesting necklines and backs, unique laces, pastel colours, plunging necklines and low backs as styles that will continue to dominate the aisle for the next few years.

"I've also seen a huge resurgence of separates, crop-tops and cut-outs," adds Brunetti. "Separates are amazing for brides looking for a versatile look that can be changed throughout the day but that can also be reused again after the wedding."

Sought-after Ottawa wedding dress designer Justina McCaffrey says that in keeping with items that will last for years, brides are also opting for simple, well-made, heirloom pieces as opposed to the disposable dresses of the last decade.

"We've all been to wed-



Bridal trends may come and go, but the veil will remain a timeless staple. KIM ING PHOTOGRAPHY

Trends are fun but the most important thing to consider is making sure your personality shines

Meaghan Brunetti, The Handmade Bride

dings that have included barnyards and mason jars, and I think brides are getting a little tired of their Louis Vuitton shoes sticking into the mud," she says.

"We're going back to a time when a significant amount of care went into the dress," says McCaffrey. "There's a consciousness towards better fabrication."

McCaffrey lists full skirts, dresses that are cut at the nat-

ural waistline and less demonstrative beadwork as trends that are in full force.

And whether it's accompanying a modern free-spirited gown or a classic throwback to polished elegance, there is one bridal trend McCaffrey feels will never go out of style.

"One of your guests could wear a champagne dress, and another an off-white one, but if you don't have a veil, no one's going to know who you are."

With trend knowledge in tow, Brunetti advises that a bride begin her hunt for a dress by settling on structure.

"Focus on the silhouette before anything else," says Brunetti. "Once you find the shape of dress that you like best then focus on the other details like neckline and fabrics. This way you don't need to waste time trying on dresses in the wrong shape."

"As always, in bridal fashion, it's all about how you feel in a dress," she adds.

"Trends are fun but the most important thing to consider is making sure your personality shines through and that your dress makes you feel amazing."

PHOTOGRAPHER

The big day is just a click away

What's a gorgeous gown without someone selected to document its dreaminess throughout the day? Ottawa wedding photographer Kim Ing shares her quick tips on what to consider when settling on a wedding day shutterbug.

Do you love their work?

Ask yourself, do you think you will still enjoy the style of their images in 20 years?

Have they got the chops?

Ask to see photography coverage of at least three weddings they've photographed versus only a portfolio of their favourite images from various weddings.

Do you feel a bond?

A photographer is with you from the minute you put on your shoes for the day up to that moment you kick them off on the dance floor: Choose someone you like and will feel comfortable enough to 'ugly cry' in front of. LIZ BEDDALL

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MEET THE CONDO

Industrial lofts in the heart of Hintonburg

TAMARACK WELLINGTON



CONTRIBUTED

Project overview

Tamarack Wellington, an industrial loft in Hintonburg, is ready for immediate occupancy. Construction began in March 2015, and people started moving in last summer. The six-storey building has an urban, modern design that suits the hip, energetic feel of the neighbourhood.

Housing amenities

Suites include finishes such as hardwood flooring and quartz countertops and the building commands views of the Gatineau Hills and downtown Ottawa. The building itself does not have any amenities, but Tamarack Homes has plans to build a rental building next door where owners can use facilities such as a party room, gym and outdoor barbecue space.

Location and transit

The condo's location means easy access to both the east and west ends of Ottawa. Right near the Ottawa Grace Hospital and close to Highway 417, the site has nearby parks, schools and bus routes, and the LRT will eventually service the area as well. Residents are just minutes away from bike paths and river walks.

In the neighbourhood

Hintonburg is one of Ottawa's trendiest areas — a perfect mix of historic and modern. Wellington Street is the core of the area's eclectic, highly walkable community. The neighbourhood includes plenty of options for shopping and dining, art galleries, boutiques and tourist destinations as well.

SILANA REIMER/FOR METRO

+ NEED TO KNOW

What: Tamarack Wellington
Builder: Tamarack Homes
Designer: Barry J. Hobin Architects
Location: 10 Rosemount Ave.
Building: Condominium
Models: One to two bedroom, one to two bathrooms
Sizes: From 518 to 1,181

square feet
Pricing: Starting at \$299,000
Status: Now selling
Occupancy: Anytime
Sales centre: 10 Rosemount Ave.
Phone: (613) 422-5925
Website: tamarackhomes.com

INTERIORS

Cramped living: Little kitchens can produce big results

While a spacious, well-appointed kitchen may be the dream of many home cooks, it's possible to create culinary magic in even the smallest spaces, says food expert Vijaya Selvaraju.

Selvaraju, who appears on The Marilyn Denis Show, has her own YouTube cooking channel and is a Tastemaker on the video network Tastemade, says the key to cooking in tight confines is "to whittle it down to the basics."

Small spaces require counter-top appliances that multitask,

such as a blender or food processor, says Selvaraju. Forced to choose between the two, she'd go for the blender, as it can handle "almost everything — pancake batter, hummus, blended soups and smoothies."

If you do go for a food processor, Selvaraju recommends getting to know the attachments. "A lot of people don't use them, but they can do a lot." She suggests keeping them in a zipped plastic bag in an accessible drawer or cupboard, so they're not forgotten.



Invest in versatile appliances like this blender from Vitamix's Ascent Series and Panasonic CIO. HANDOUT

Selvaraju isn't bullish on gadgets, but she says she uses her Microplane grater almost



daily. "Once you start using it, you can't really switch it out for any other grater. I use it for

ginger, chocolate, parmesan, garlic — it's so much easier than ... mincing."

She also finds room for a waffle maker. "I love waffles," she says with a laugh. "But I use (the waffle maker) as a panini press, for omelets and toasted sandwiches and in a pinch to grill meat."

To most effectively use freezer space, Selvaraju recommends putting leftovers in plastic bags, with the contents flattened out, so they can be stacked in the freezer. "They'll also defrost fast-

er, so you can get them to the table more quickly," she adds.

Compact appliances can certainly play a role in space-starved kitchens. Panasonic's small-footprint Countertop Induction Oven, for example, which uses induction and infrared heating (up to 230 C with almost no pre-heat time) can be tucked under a shelf or cupboard.

For small kitchens, designer Jamie Alexander likes Liebherr's Superiore, a 24-inch gas range he says "is a life changer."

TORSTAR NEWS SERVICE

THINKING ABOUT CONDO LIVING?

If your children have flown the coop and you're tired of spending time and money on the upkeep of your property, owning a condominium might be a viable option for you.

Without having to give up being a homeowner, you could say "goodbye" to your lawn-

mower, snow blower, and step ladder. You could stop feeling enslaved to your house and free up some time for travel, golf, and relaxing. Whether alone or with a spouse, you are sure to find a condo that suits your needs — many condominium complexes have

swimming pools, gyms, laundry rooms, and the like.

Such amenities come with a price tag attached, however. Before making the big change from house to condo, there are two questions to consider: are you ready to live in a micro-society of co-owners,

where you see your neighbours every day in common areas? And are you good at making compromises? Many conflicting opinions can arise during co-owner meetings. Remember, too, that in addition to the purchase price of a condominium, every owner

must assume monthly fees. A part of these fees is allocated to a contingency fund in case any major elements of the building need to be replaced or repaired.

Before signing a purchase agreement, take some time to find out about all condo-

minium fees. Question the co-owners, check the history of the building, and verify the state of the contingency fund. Be sure to carefully read the condominium declaration. Taking these steps will help you avoid any unwelcome surprises if you decide to buy.

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DECOR

Outside trends: Contrast and unexpected fabrics are in

For decades, "outdoor decorating" meant arranging a few nice chairs and a table near a barbecue, then adding an umbrella. But as patios and decks have morphed into "outdoor living rooms," the bar has risen for outdoor style and comfort.

HGTV Design Star judge Vern Yip says he knew we'd reached a new level of outdoor decorating this year when he discovered a fully upholstered, tufted, Chesterfield-style sofa designed for outdoor use. It's not a less comfortable, backyard version of a classic piece of furniture; it's a classic piece of furniture that happens to be weather-proof.

Technology has come so far, Yip says, that we can now have anything outdoors that we like indoors.

As warm weather returns, we've asked Yip and two other experts — interior designer Betsy Burnham of Burnham Design in Los Angeles, and Sarah Fishburne, director of trend and design for The Home Depot — for the furnishings, colour palettes and accessories they are using to make outdoor spaces even more luxurious and inviting.

Mix and match

It's been decades since people shopped for a "suite of furniture" for a bedroom or living room. But until recently, Burnham says, that's been a common approach to outdoor space. That's slowly changing, she says, as people want a more interesting look that doesn't seem lifted directly from a single catalogue page.

Designers are encouraging clients to mix and match. Fishburne says retailers have noticed this trend.

At Home Depot, her design team selects a few shades and makes sure they are consistent throughout the furniture offered that season. So "chili red," for example, will be the same shade if you buy a rug from one brand and pillows from another.

And rather than having to buy a group of four or six identical dining chairs, Fishburne says many chairs are now available in sets of two that can be paired with a contrasting style. There are also more outdoor styles available than ever.



A patio area in Los Angeles designed by Burnham of Burnham Design. Rather than a set of matching outdoor furnishings, designers are encouraging clients to mix and match a variety of styles and brands. CONTRIBUTED

Aluminum-frame furniture is back. "It's the sort of stuff your grandparents used to have, but the 2.0 version," Yip says. "The proportions are what we like today, deeper and bigger and more comfortable."

If you're worried about how to mix and match successfully, try one of these approaches: You can mix furniture frames, perhaps using a few teak pieces alongside metal or woven resin pieces, and then keep all the cushions or pillows the same. Or you can use all metal or all resin frames from different brands and mix up the pillows and cushions. Either way, you have consistency and a unique look that isn't exactly the same as your neighbour's.

Don't settle

"If you had put an outdoor sofa and in indoor sofa side by side in front of a consumer a year ago or two years ago," Yip says,

no one would have had trouble picking out which was which. Today, he says, "you really can't tell the difference."

So take time to shop for what you love, rather than settling for typical outdoor furniture you see everywhere. There are outdoor fabrics that feel as soft as what you'd expect indoors and cushions that are just as soft and deep. Yip says the newest outdoor cushions offer two layers of foam and then a top layer made of a down alternative.

Seek "that super-plush feeling with your outdoor furniture that you're used to feeling with your indoor furniture," he says.

Start with your favourite interior design retailers. They're likely to offer outdoor options.

"It's not just at the patio store anymore," says Burnham. For example, she says, Design Within Reach and Restoration Hardware both offer wide selections of outdoor furnishings.

Seek next-level details

Outdoor storage has become even more inventive: You'll find "console tables that have built-in coolers, or daybeds that have built-in coolers," Yip says.

And outdoor accessories have "detailing and embellishments that used to be reserved for indoor stuff," Yip says, including hurricane lanterns with mother-of-pearl detailing and pillows with feathers, beading or embroidery.

"We've figured out how to have all this detailing, all this embellishment," he says, and "how to have it on the outside, so it does endure and it does last."

To define your outdoor space and bring in plants and flowers, Fishburne recommends large "statement planters." They come pre-planted with a mix of plants that look stylish and grow well together.

Most important: Go for a look



A rustic daybed on a patio designed by Burnham. CONTRIBUTED

you love, rather than one that's perfectly co-ordinated.

"All the rules have kind of been broken," says Fishburne.

"No one says you have to have a matching cocktail table in front of your chairs."

THE ASSOCIATED PRESS

Avoiding mortgage insurance

CMHC

By building up your down payment, you can avoid those fees

Camilla Cornell

When Cris Lam bought her pre-construction condo in 2014, she was in the enviable position of having a big enough down payment to avoid mortgage default insurance fees.

Why would she want to avoid insurance, you ask? The simple answer: because mortgage default insurance is really intended to protect the lender, not the homeowner. It ensures if you default on your loan, the bank, trust company or other lender will get its money anyway.

Avoiding the insurance — sold by either Canada Mortgage and Housing Corp. (CMHC) or Genworth — can save the average homeowner a significant amount of cash over time. Fees rose in March for the third time in the last few years, as part of new regulatory requirements that stipulated CMHC and Genworth had to hold more capital to offset risks in the country's booming real estate market.

For example, if the average price of a house is \$730,472 (as it was in Toronto last year), according to the CMHC's premium calculator, if you make the minimum down payment on that



Cris Lam received financial assistance from her parents to purchase a condo and avoid mortgage insurance costs. PEYMAN SOHEILI

home of \$48,048 and opt to have the CMHC premiums added to your mortgage, you'll pay more than \$27,000 over the life of your mortgage. That's nothing to sniff at.

You can avoid those fees and cut down on your interest payments as well by building up your down payment. Here's how:

Visit the bank of mom and dad. Lam's secret weapon was her parents. In 2013, they sold the family home, giving Lam,

her sister and her brother \$200,000 each to purchase a home of their own.

They even sweetened the pot, boosting Lam's share by \$30,000 so she could live on the eighth floor of her condo building — "Chinese lucky number 8," Lam says she and all of her siblings are so grateful for the support. "I know it's not trendy, but why not ask your parents — who may be downsizing in the future — to start thinking of what can happen if you get

your pre-inheritance now to purchase your future home?" she suggests.

Note that mortgage lenders may ask for a signed 'gift letter' indicating the money doesn't have to be repaid and specifying the amount, who is offering the cash and their relationship to the recipient.

Take a systematic approach to savings. Even with her parents' contribution, Lam needed a financial planner's help to en-

sure she was debt-free and had spare cash to cover all the additional costs of home ownership.

She met with Victor Godinho, a financial planner with Pangea Personal Financial Planning, who analyzed her spending and delivered some hard truths. "Do you realize you're blowing \$800 a month on food?" he asked her.

"I was caught up in the downtown lifestyle," she says. Lam invested in cooking classes and now designates Sunday as prep day for the week. She also re-

“

I know it's not trendy, but why not ask your parents — who may be downsizing in the future — to start thinking of what can happen if you get your pre-inheritance now to purchase your future home

Cris Lam

placed dog-walking fees with a doggy daycare to save money.

Avoid lifestyle inflation. You get a raise and you immediately decide you can afford to go out for dinner three nights a week.

Personal finance blogger Barry Choi (moneywehave.com) developed a goal-oriented budget with his (then) fiancée Carla Salvosa. Initially, they focused on saving for the big day. "After the wedding, that money that was being saved for the wedding was now being saved for home down payment," says Choi.

Supplement your day job.

Take on a side business or a part-time job, as Choi did with his blog. Within the first two years of its launch, he generated an extra \$5,000 towards a down payment on a condo and continues to earn a regular income.

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THIS SPECIAL REPORT WAS CREATED BY CONTENT SOLUTIONS, INDEPENDENT OF METRO EDITORIAL.

Pair up to get into the market

INVESTMENT

With soaring home prices, co-owning a property may be a great idea

Camilla Cornell

Helen Birkett longed to get into the housing market. But as a single woman, working three different gigs, she didn't have the kind of steady, nine to five job that lenders want to see.

Then, one night, about 16 years ago, while out for a drink with a few friends, she was bemoaning the fact that she'd been rejected yet again for a mortgage.

"We should go in together on a property," joked one of her friends. They all laughed, but Birkett couldn't stop thinking about what he'd said.

Finally, she called him. "Let's do this," she said. "Let's go out and look at some properties."

They went out shopping for a house that weekend, found a place they liked and bought it. "Everything was split 50-50," she says. "And we had a legal agreement that spelled that out. I even drew up a will to say what should happen to my portion of



Before purchasing a home with friends or family, be sure to have a candid talk and write up an agreement outlining the 'what ifs,' such as one party on the mortgage wants out or can't meet the monthly expenses. ISTOCK

the property if I died."

That was the first of two properties that Birkett, now 42, has purchased with the same friend. They sold the first when they received an offer from a high-rise condo builder. They bought the latest just three years ago, paying \$550,000 for a house they renovated together. They both had two floors, but Birkett turned one of hers into a basement apartment to help with the mortgage. Now they're looking to sell again

— her friend may move to the country and she is considering her options.

Initially, many of Birkett's friends questioned her decision to co-own with a friend. But the shared house is now worth \$800,000 and with the proceeds from the sale, Birkett should be able to buy a place of her own. "I don't think I would have ever got into the market if I had waited," she says.

Bill Whyte, senior vice

president and chief member experience officer for Meridian Credit Union says Birkett isn't the only one struggling to get a foothold on the property ladder in a housing market characterized by soaring home prices, particularly with the federal government's new stress test. "Even though our five-year fixed mortgage is 2.69 per cent right now, you still have to qualify at 4.69 per cent," says Whyte. "That is making the entry into the housing market difficult

for people, even if they've been saving for years."

Hence the advent of new mortgage options allowing friends or family to pool their resources and buy together. In many ways, Meridian's new Family + Friends Mortgage, introduced in February, in time for the spring mortgage season, operates like just about any other mortgage.

"There's still a flexible repayment schedule and you can choose any kind of mortgage

you want — variable, two-year or five-year fixed," says Whyte.

The big difference? Up to four people can be on a title. They could be siblings, cousins or simply friends that have known each other for a long time. And parents may sign on too, either so that they get their deposit back if the kids sell, or because they want to set up an upstairs/downstairs arrangement with their adult children.

Similarly, Genworth Canada offers a 'family plan program' that allows people to help buy a home for immediate family members who have good credit but lack the income to meet standard gross debt service ratio (GDSR) and/or total debt service ratio (TDSR) requirements. The exception: it can't be used to buy investment properties that won't be owner-occupied.

In spite of the obvious advantages of teaming up to buy a mortgage, it's not a venture to be undertaken lightly, warns Whyte. "You want to make sure you understand all the nuances," he says. That means having a candid talk about who covers what expenses, and what happens if one party to the mortgage wants out, or someone can't cover their share of the mortgage payment. "Divorces happen all the time," he says. "And that's messy enough. When you've got four people on the mortgage it can be a fair bit messier."

Look at financing a mortgage with your RRSP

Erik Heinrich

Robert, 61, has a large investment portfolio in his registered retirement savings plan (RRSP). He's very knowledgeable in real estate and has been investing part of his retirement savings in mortgages for the last 20 years. Through a mortgage agent he learned that a borrower needed \$50,000 to pay his property tax arrears, buy a new truck for his business and do some minor repairs to his home.

The borrower was not able to obtain a bank loan because he had not filed his tax returns in several years and had some fairly serious credit issues. But his house was appraised at \$275,000, which meant Robert would be lending him less than 20 per cent of its appraised value.

He offered a one year mortgage at 7.5 per cent and charged a \$1,000 lender fee, bringing his total return for the term of the loan to a handsome 9.5 per cent. In the meantime the borrower was able to get his taxes up to

date and clean up some of his old credit issues. At the end of the year, he repaid Robert the loan plus interest, and was able to secure a replacement mortgage at a much lower rate from a credit union.

Everyone walked away happy thanks to a little known fact.

"An option for RRSP owners is to invest in a mortgage granted at arm's length to a third party," says James Robinson, a mortgage agent and owner of a Dominion Lending Centres franchise.

First you will need to have enough assets in your RRSP to convert into cash, and you will need a self-directed RRSP that gives you more investment freedom and control. Some RRSP accounts only allow for investing in mutual funds and GICs.

Third party mortgages tend to be higher risk loans to individuals who cannot qualify for financing from traditional channels. Higher risk means much higher rates of interest charged by private lenders.

Rates and fees vary depending on circumstances, including the type of property being secured,

the income and credit history of the borrower and the loan-to-value ratio (which is the value of the mortgage compared to the property's appraised value).

Typically, private first mortgages range from 6 to 10 per cent, second mortgages 8 to 14 per cent. For the investor, the benefit is a much higher rate of return compared to more traditional interest bearing investments such as GICs. But this needs to be weighed against the risk of this type of lending.

"Borrowers who cannot qualify for an institutional mortgage due to income or credit challenges are more likely to default on payments, which could result in the investor losing money," says Robinson. "A good mortgage broker will ensure the facts about the borrower, and property being secured, are fully disclosed to allow the investor to make an informed decision."

The other option is to use your RRSP to finance the purchase of your own home or a rental property. But it really only makes sense if your RRSP is invested in fixed income securities like GICs



James Robinson, a mortgage agent, has only seen half a dozen clients inquire about using an RRSP to finance a mortgage in his almost 30 year career. JON NICHOLLS

paying a lower rate of interest than a mortgage of a similar length would charge. Under these circumstances you can eliminate the spread, or profit margin a bank makes in lending you a mortgage, by borrowing from

yourself and repaying yourself.

Under Canadian law you are required to purchase default insurance to protect your RRSP if you default on your mortgage. Recent changes in mortgage rules now also require that the home

being purchased is worth less than \$1 million. "In my 29-year career in the mortgage industry, I have only had half a dozen clients even ask about this program, and only a couple that decided to proceed," says Robinson.



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Bidding wars 'demoralizing'

GETTING OUTBID

In sizzling housing markets, how do you get the home you want?

Camilla Cornell

With their first child on the way, Dan and Jasmine Young needed a more room than their two-bedroom west-end Toronto home could provide. "The baby was due in January and we were kind of thinking that we'd like to be in the house at least a few months before he came to get it ready," says Dan. So they started their home search in the middle of the summer.

The process, he says, was demoralizing. "We probably put in six to eight bids," says Dan. "We were going in with what we thought were decent offers and getting outbid by \$125,000. And as much as you tell yourself not to get invested in a home, you start to imagine yourself in that place and that neighbourhood."

In the Greater Toronto Area's sizzling housing market (similar to other markets across the country), where bidding wars are almost de rigueur and house prices often far exceed the asking price, the Youngs' experience is woefully

commonplace. But they did find a house eventually, and you can too. Read on for advice on how to get the house you want without breaking the bank.

Look outside the box: The Youngs' real estate agent eventually suggested taking a slightly different approach. "You're bidding against the same people every time," she said. "Everybody is going after the same thing. So let's expand beyond the houses that are just coming up on the market." She suggested looking at estate sales, as well as homes that had been on the market a little longer — perhaps because they needed a little TLC.

The strategy worked. The Youngs made an offer on a detached house with parking and easy subway access that had been languishing on the market for about a month. The problem: it wasn't updated, and the owners had already rejected several offers at or around the asking price. "They were holding out for a higher bid," says Dan. In the meantime, buyers had moved on to newer properties.

"We offered below the asking price, based on comps in the area and the amount we figured we'd have to put in to the house," says Dan. The former owners initially rejected the offer and "we all walked away." But about a week later, the Youngs got a call saying if they came up a little on the



Before baby Charlie arrived, Dan, left, and Jasmine Young were lucky enough to purchase a home in Toronto last December for \$60,000 below the asking price. JON NICHOLLS

price, the sellers would take it for \$60,000 below asking. They jumped in with both feet and took possession last December.

Make a bully bid: More formally known as a pre-emptive offer, this involves submitting a bid on a home before the designated and planned offer day. "Buyers do it because they want that house and they want to have less competition," says Real Estate Homeward agent Collette Skelly. "And sometimes it's because they're going away for a holiday to Florida and they want to put in an offer before they go."

Even in today's hot housing market, sellers sometimes accept, "mainly to avoid the

inconvenience of having open houses," says Skelly. "It means they don't have to keep the house tidy and take the dogs to the kennel and the kids won't have to go to grandma's house."

Keep it clean: Conditional sales just don't cut it when there are plenty of offers on the table. "We knew from selling our other house that when we looked through bids, even if they were the best offer, if they were conditional on inspections they were put to the side," says Young.

Ditto for offers that are contingent on financing. "Homebuyers definitely need to get qualified and know how much

they can pay up front," says Skelly. If you are 'pre-approved' for a mortgage, the lender has made an actual commitment (subject to conditions such as a property valuation) to loan you money.

And if possible, adds Skelly, accept the seller's preferred closing date and don't quibble over buyers taking light fixtures or appliances when they go. "You don't want to be arguing over things like that," she says.

Push your budget: "Our budget changed from the beginning," admits Young. "We had to take a second look at our finances and what we could afford, especially con-

sidering the equity in our other place. We pushed our budget as much as we could." Many buyers are in the same boat, says Skelly, "with the way prices are rising every time you wait, it's another \$30,000 to \$100,000 for a house."



We were going in with what we thought were decent offers and getting outbid by \$125,000

Dan Young

Fixed rate vs variable: making the decision

Unless you have a crystal ball to confer with, knowing whether it's financially advantageous to choose a variable-rate mortgage over a fixed-rate mortgage can feel like a daunting task.

In fact, according to Andrew Roper, a mortgage broker with Dominion Lending Edge Financial, because the offerings for each product are quite different, deciding which option to take on or renew should always boil down to three main criteria: your income, lifestyle and overall risk tolerance.

While many Canadians tend to favour stable, fixed mortgages — 51 per cent of homeowners opted for a five-year fixed rate in 2015 — a host of economic experts tout the merits of variable mortgages when it comes to offering the biggest long-term advan-



When deciding up on what type of mortgage is best for you, experts recommend considering three main criteria: lifestyle, income and overall risk tolerance. ISTOCK

tage, crediting them with being the cheaper option over time.

"It used to be that short-term variable-rate mortgages were by

and far the most popular choice for homeowners, but recent changes in interest rates have made fixed rates more competi-

tive, which makes deciding between the two that much more difficult," Roper says.

And, while so much of the selection process is about personal preference, "the life situations a person or couple are experiencing or will potentially experience — think marriage, having a child, changing jobs, retiring — necessitate securing a mortgage ideally suited to those needs," he adds. "It's a process where the pros and cons associated with each mortgage type should be weighed very carefully."

How can you determine which option is best for you? With variable-rate mortgages, the appeal is that your payments go up or down based on changes to the prime rate, which is currently set at 2.7 per cent by the Bank of Canada. In recent years, in-

terest rates have been lower than that of fixed-rate mortgages, allowing for more of your monthly payment to be applied to the principle of your home. The drawback: Since mortgage payments fluctuate according to the prime rate, this means that a hefty increase in said rate will increase your interest payments, as well.

Fixed rates are a different story. Unlike variable rates, these are set for the length of the agreed upon term of your mortgage. Meaning if you have a five-year fixed rate at 2.5 per cent, you'll know exactly how much principal and interest you'll pay on each mortgage payment based on the term chosen. The drawback: Should interest rates drop, you're locked in to paying the higher rate until your

fixed term is completed.

What are your mortgage goals? If you haven't already, determine what your long- and short-term goals are, how long you plan to live in your house, and if you're trying to pay off your mortgage quickly, of if having a reliable monthly cash flow is more important to you.

"Talking through these points and then speaking to an expert about them is vital because it puts you in a better position to select which mortgage program is ideal for you," says Roper. "Having this kind of discussion will also open the door to a host of related topics, such as flexible payment options, yearly additional payments to your mortgage and the guidelines that surround them."

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Tech kicked up a notch

NHL PLAYOFFS

Each bench will have iPads for feedback and challenges

NHL coaches will have more technology on the bench than ever before for the Stanley Cup playoffs.

Three iPad Pros will be available for coaches on every bench and officials will also have them to review coach's challenges. The Associated Press has learned. All 16 playoff arenas have been outfitted with the iPads and also Macs for video coaches as part of a collaboration with Apple.

This season, coaches have been able to use video monitors on the bench to help them decide when to challenge offside and goaltender interference situations. With the iPads, which were tested late in the regular season, they'll have real-time video capabilities

to show players their own shifts minutes after they happen as they discuss adjustments.

The monitors had already become a game-changer for coaches, giving



GETTY IMAGES

27

Just 27 per cent of coach's challenges (86 of 313) were successful in overturning calls this season.

them more information on challenges and for player feedback. The technology will be even more valuable in the playoffs when goals are scarcer and the offside and goaltender interference challenges can decide a game — or a series.

The St. Louis Blues lost Game 2 to the Chicago Blackhawks last year when a coach's challenge wiped out a go-ahead goal by Vladimir Tarasenko, and even though they won the series they felt the attrition of needing seven games to advance.

"It's going to be huge in the playoffs," Washington Capitals coach Barry Trotz said. "The referees, the league wants to get it right, the coaches want to get it right."

During the season, 86 of 313 coach's challenges were successful in overturning calls. With the aid of the monitors, headsets and video coaches watch-

We look at it because sometimes we're not seeing everything that's going on on the ice ... it's quicker for us to get back to our players and tell them about adjustments. Senators head coach Guy Boucher



Capitals head coach Barry Trotz disputes a call with referee Jean Hebert during last season's playoffs. GENE J. PUSKAR/THE ASSOCIATED PRESS

Go to metronews.ca for more coverage of the NHL playoffs.

ing live, each team developed its own step-by-step process in deciding when to challenge a goal for goalie interference or

offside and tried to perfect it. Speed will be key as the league cracks down on coaches who dawdle before deciding to challenge.

"When you have challenges, to have the

ability to quickly look at what you're doing and now they're trying to expedite it even that much more," Arizona Coyotes coach Dave Tippett said. "When you're in those critical moments, you've got to make that decision in a hurry. You better have somebody good back there that knows what you want to see and the ability to make the decision quick."

THE ASSOCIATED PRESS

NHL IN BRIEF

Hitchcock heading back behind Stars' bench

Ken Hitchcock is returning to Dallas and will be named the Stars' coach at a news conference Thursday.

A person with direct knowledge of the situation confirmed the hire of the 65-year-old, who won the Cup with Dallas in 1999, coaching there for parts of seven seasons from 1995-96 through 2001-02.

THE ASSOCIATED PRESS

Islanders retain Weight as permanent head coach

Doug Weight said he hadn't thought about whether he wanted to return as coach of the New York Islanders while the season was winding down, but hoped to make a quick decision.

It took him just two days.

The Islanders announced Wednesday that Weight, promoted from assistant coach to interim head coach in January, was a permanent hire. THE ASSOCIATED PRESS

Crosby jersey tops sales

Sidney Crosby has the bestselling jersey in the NHL for the first time since the 2013-14 season.

The league announced Wednesday that shop. NHL.com sales show the Pittsburgh Penguins captain leading the Chicago Blackhawks' Patrick Kane and Jonathan Toews for the most popular jersey this season.

THE ASSOCIATED PRESS

BOMB ATTACK

Coach berates UEFA for timing of match

German authorities arrested a suspected Islamic extremist Wednesday in their investigation into a bomb attack on a top German soccer team, while the team — missing a defender wounded in the blasts — lost 3-2 to Monaco in a hastily rescheduled Champions League match.

Amid heightened security, the defeat for Borussia Dortmund in Europe's top club competition came less than 24 hours after three explosions shattered a window of the team's bus and

rattled nerves across the gritty city in western Germany.

Dortmund coach Thomas Tuchel said after the loss that he felt European soccer's governing body, UEFA, had not taken the attack seriously enough as it swiftly rescheduled the match.

"We weren't asked at all at any time," Tuchel said. "Basically, we had the feeling that we were being treated as if a beer can had hit our bus."

THE ASSOCIATED PRESS

IN BRIEF

Ronaldo, Madrid end Bayern's winning streak

Cristiano Ronaldo scored twice for Real Madrid to beat Bayern Munich 2-1 in the first leg of their Champions League quarter-final on Wednesday, ending the German side's tournament record of 16 straight wins at home.

Ronaldo's goals saw him become the first player to score 100 goals in European club competition.

The second leg takes place in Madrid on Tuesday.

THE ASSOCIATED PRESS

Ailing Donaldson inserted in Blue Jays lineup as DH

Josh Donaldson returned to the Toronto Blue Jays lineup Wednesday as designated hitter.

The star third baseman was restricted to pinch-hitting duty Tuesday in a 4-3 loss to Milwaukee due to calf tightness. Donaldson was pulled from Sunday's game in Tampa due to the calf problem.

Regular DH Kendrys Morales shifted to first base for Wednesday's game.

THE CANADIAN PRESS

CFL

Orridge steps down as commissioner

Jeffrey Orridge's tenure as CFL commissioner was a short but tumultuous one.

The league dropped a bombshell Wednesday by announcing Orridge and the CFL's board of governors mutually agreed to part ways effective June 30. The stunning development comes just over two years after Orridge was hired amid much fanfare as the first African American chief executive of a major North American sports league.



Jeffrey Orridge

THE CANADIAN PRESS

No official reason was given for the move, but in a statement Orridge said he and the CFL's board of governors didn't see eye to eye on the league's future. Orridge succeeded Mark Cohon, who spent eight years on the job. THE CANADIAN PRESS

MAKE IT TONIGHT

Tex-Mex Grilled Chicken with Corn and Black Bean Salad



PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

The freshness of lime marinade coupled with the fibre-rich salad make this a healthy, satisfying dinner.

Ready in 30 minutes

Prep time: 10
Cook time: 20
Serves: 2 - 3

Ingredients

- 2 chicken breasts
- 2 cups (475 ml) fresh or frozen and thawed corn kernels
- 1/2 cup finely chopped red onion
- 2 cups (475 ml) no-salt-added cooked black beans, rinsed and drained
- 1 red bell pepper, cored, seeded and diced
- 1/3 cup (80 ml) cilantro leaves, finely chopped

Marinade

- 1/4 cup (60 ml) olive oil
- 2 Tbsp (30 ml) fresh lime juice

- 1 Tbsp (15 ml) honey
- pinch salt and pepper

Dressing

- 2 Tbsp (30 ml) fresh lime juice
- 2 Tbsp (30 ml) olive oil
- 1 tsp (5 ml) honey
- Pinch salt and pepper

Directions

1. Preheat grill. In small bowl, whisk together your marinade ingredients.
2. Use about 2/3 of it to coat chicken on a plate.
3. Rinse onions in cold water, drain and place in a large bowl along with the black beans, red pepper and cilantro. Whisk together the dressing ingredients and pour over black bean mixture. Stir in the corn.
4. Grill chicken 10 minutes over medium/high heat. Turn over and grill for another 10 minutes.
5. Serve chicken with corn and black bean mixture. Top with cilantro and a squeeze of lime.

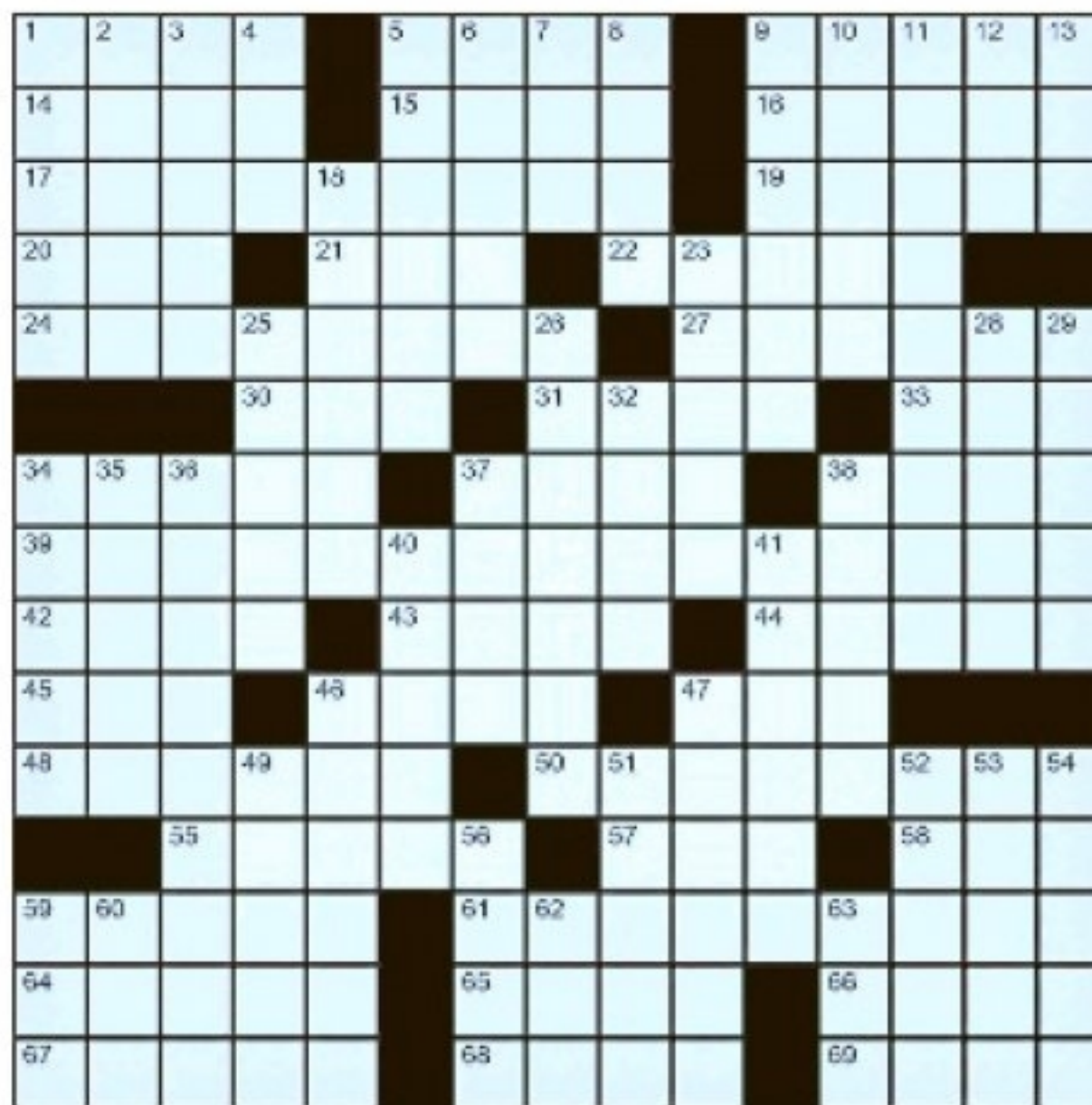
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ACROSS

1. She-chickens
5. Wonky
9. Montreal 'morning'
14. Farm song bit: "Here __, there..."
15. "Begone!"
16. "Bust __" by Young MC
17. Inspirational, like feel good movies
19. Recorded
20. Full amt.
21. Allow
22. Bitter
24. Derelict buildings, perhaps
27. The Kennedy Center __ (Performing arts achievement awards)
30. Play on words
31. Genghis __ (Mongol emperor)
33. Rap music's Kim
34. Titanic passenger, John Jacob __ IV (b.1864 - d.1912)
37. Dining room table lengthener
38. Other
39. Saskatchewan village: 2 wds.
42. Fossil fuel form
43. Red __ (Spicy cinnamon candies)
44. American author, Fannie __ (b.1885 - d.1968)
45. Legendary bird
46. Quasi
47. Director Mr. Pollack, to pals
48. Famously low-in-carbs diet
50. Contributes one's point of view: 2 wds.
55. Daggers



57. Apricot-like fruit
58. Alphabetic trio
59. Entertain, as a comedian
61. Premium knitting supply
64. "Finding Vivian __" (2013)
65. "Heat of the Moment" band

66. Horse speed
67. Paul who famously sang "Nes-sun Dorma"
68. Mr. Danson's
69. Parched

DOWN

1. High, in Hull
2. Drained of liquid
3. __prosequi (Not proceeding, in law)
4. " __ heard..."
5. "Backward" at sea
6. Canadian flag hues, red and __
7. Mr. Howard
8. __ mat
9. __-of-honour
10. Mightily, archaically
11. Highest money amount: 2 wds.
12. " __ had it!" (Enough!)
13. Mr. Beatty
18. Cake shop

- supplies
23. Fray
25. Go bad, as milk
26. Variant-spelled doubter
28. Hazards
29. Rain/snow mix
32. Triumphant laughs!
34. Capital of Ghana
35. "Dam it!"
36. Athleisure attire
37. Weaving machine
38. Dodge
40. Guess Who's " __ Eyes"
41. Poetry features
46. Scoundrel's 'smiles'
47. "The Lion King 2: __ Pride" (1998)
49. Map detail
51. Muggy
52. Goopy campfire treat
53. The Koh- __ Diamond
54. "Cape Fear" (1991) star Nick
56. Blinds strip
59. Guitarist's blaster
60. Psychedelic rocker's jacket
62. Peer Gynt's mother
63. Kilograms and pounds, for short

* IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

Aries March 21 - April 20
You will be impulsive and spontaneous today, because you have a strong desire to do your own thing. Feelings of freedom make you want to set your own boundaries and determine your own course.

Taurus April 21 - May 21
This could be a restless day for you because you will rebel against anything that restricts you. You do not want to be confined or held back by rules. (Yes, you feel rebellious.)

Gemini May 22 - June 21
A friend might surprise you today by doing something quite outrageous. Or perhaps you will meet someone new who is outrageous. Either way, it's fascinating.

Cancer June 22 - July 23
You do not want people telling you what to do today, especially bosses, parents and teachers. You want to call the shots.

Leo July 24 - Aug. 23
You have your own ideas about religion and politics and do not want others to try to dissuade you. You also might impulsively travel somewhere today.

Virgo Aug. 24 - Sept. 23
Discussions about inheritances and shared property might suddenly change today. You might want things to be different, or perhaps somebody else does. Be alert to whatever happens, because it might surprise you.

Libra Sept. 24 - Oct. 23
Friends and partners are unpredictable today. They will either surprise you or respond to you in a surprising way.

Scorpio Oct. 24 - Nov. 22
You want the freedom to do your own thing at work today. You also might want to introduce reforms and better ways of doing things. Why not?

Sagittarius Nov. 23 - Dec. 21
Dealing with children might be challenging today, because they want control over their actions. Likewise, romantic relationships will be full of surprises.

Capricorn Dec. 22 - Jan. 20
It's hard to predict how a discussion with a parent or an authority figure at home will go today. You don't want anyone telling you what to do. You also want to break free of routine. (This will be interesting.)

Aquarius Jan. 21 - Feb. 19
You're full of bright and clever ideas because you can think outside the box. For sure, your daily routine will change. Stay flexible.

Pisces Feb. 20 - March 20
Watch your money today, because things are unpredictable. You might find money, or you might lose money. Keep your eyes open.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9



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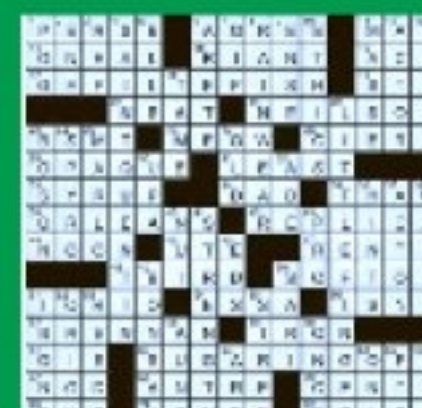
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